

United States Bankruptcy Court  
Western District of Washington

In re:  
Jan Elizabeth Roe  
Debtor

Case No. 10-50138-PBS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0981-3

User: cheryl  
Form ID: bl8

Page 1 of 2  
Total Noticed: 49

Date Rcvd: Mar 23, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 25, 2011.

db  
cr  
+Jan Elizabeth Roe, 120 Trevor Lane, Chehalis, WA 98532-8684  
+Deutsche Bank National Trust Company, as Trustee f, c/o McCarthy & Holthus, LLP,  
19735 10th Ave NE Suite N200, Poulsbo, WA 98370-7478  
952914875 American Home Mort Ser Inc, PO Box 660029, Dallas, TX 75266-0029  
952914871 +Argent Mortgage Co LLC, PO Box 5047, Rolling Meadows, IL 60008-5047  
952962763 +Boudreau & Assoc LLC, 5 Industrial Way, Salem, New Hampshire 03079-4890  
952961514 +CM BANK RECOVERY, 6356 Horley Rd, Norcross, Georgia 30071-1704  
952914901 CR Title, PO Box 9081, Temecula, CA 92589-9081  
952914873 CR Title Services Inc, 1000 Technology Dr MS 314, O'Fallon, MO 63368-2240  
952914872 +CSC Corp Services Co, 601 Abbott Rd, Lansing, MI 48823-3366  
952914891 +Client Services Inc, 3451 Harry S Truman Blvd, Saint Charles, MO 63301-9816  
952914897 Comcast, 11621 E Marginal Way S, Seattle, WA 98168-1965  
952962762 Creditors Exchange, PO Box 2270, Buffalo, NY 14240-2270  
952914900 +Dynamic Collectors Inc, 790 S Market Blvd, Chehalis, WA 98532-3420  
952914881 +ER Solutions, PO Box 9004, Renton, WA 98057-9004  
952961515 GE CARD SERVICE, P.O. Box 103101, Roswell, Georgia 30076  
952961512 +GMAC INSURANCE, P.O. Box 3199, Winston Salem, NC 27102-3199  
952961513 +GRJMM COLLECTIONS, 1677 S. 2nd Ave. SW, Tumwater, WA 98512-6992  
952914892 +Leading Edge Recovery LLC, 5440 N Cumberland Ave Ste 300, Chicago, IL 60656-1486  
952914886 +Lewis County Emergency Phys, Dept 2091, PO Box 34936, Seattle, WA 98124-1936  
952914878 +Macey's, 1345 S 52nd St, Tempe, AZ 85281-6970  
952962760 ONES102, PO Box 1022, Wixom, MI 48393-1022  
952914880 +Omnium Worldwide, Inc, 7171 Mercy Road, Omaha, NE 68106-2620  
952962761 +Phillips & Cohen Assoc LTD, 1002 Justison Street, Wilmington, DE 19801-5148  
952914883 +Premium Financing Specialists, PO Box 3029, Seattle, WA 98114  
952914884 +Puget Sound Energy, PO Box 90868, Bellevue, WA 98009-0868  
952914885 +Renton Collections, PO Box 272, Renton, WA 98057-0272  
952914887 +The CBE Group, PO Box 2547, Waterloo, IA 50704-2547  
952914874 Town and Country, PO Box 601310, San Diego, CA 92160-1310

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
EDI: QMDHITT.COM Mar 24 2011 00:08:00 Michael D Hitt, PO Box 65530,  
University Place, WA 98464-1530  
smg  
EDI: WADEPREV.COM Mar 24 2011 00:08:00 State of Washington, Department of Revenue,  
2101 4th Ave, Ste 1400, Seattle, WA 98121-2300  
952914893 EDI: AFNIRECOVERY.COM Mar 24 2011 00:08:00 AFNI, Inc, PO Box 3427,  
Bloomington, IL 61702-3427  
952914879 EDI: ATTWIREBK.COM Mar 24 2011 00:08:00 AT&T, PO Box 78522, Phoenix, AZ 85062-8522  
952914899 EDI: CHASE.COM Mar 24 2011 00:08:00 Washington Mutual, PO Box 660487,  
Dallas, TX 75266-0487  
952962764 +E-mail/Text: jraichel@cms-collect.com Mar 24 2011 00:53:24 Capital Management Srv LP,  
726 Exchange Street #700, Buffalo, NY 14210-1494  
952914888 EDI: CITICORP.COM Mar 24 2011 00:08:00 Citi Bank, PO Box 6000, The Lakes, NV 89163-6000  
952962765 +EDI: CCS.COM Mar 24 2011 00:08:00 Credit Collection Services, Two Wells Ave,  
Newton, MA 02459-3246  
952914898 +EDI: CREDPROT.COM Mar 24 2011 00:08:00 Credit Protection Associates, 13355 Noel Rd,  
Dallas, TX 75240-6602  
952914876 +E-mail/Text: FCS@CNI.NET Mar 24 2011 00:18:35 Fairway Collections, 1126 S Gold St,  
Centralia, WA 98531-3768  
952914877 EDI: RMSC.COM Mar 24 2011 00:08:00 GE Money Bank, PO Box 981127, El Paso, TX 79998-1127  
952961511 EDI: IRS.COM Mar 24 2011 00:08:00 IRS, P.O. Box 21126, Philadelphia, PA 19114-0326  
952914889 +EDI: LTDFINANCIAL.COM Mar 24 2011 00:08:00 LTD Financial Services, 7322 Southwest Freeway,  
Suite 1600, Houston, TX 77074-2053  
952962759 EDI: NESF.COM Mar 24 2011 00:08:00 National Enterprise Systems, 29125 Solon Road,  
Solon, OH 44139-3442  
952914882 E-mail/Text: bklaw@qwest.com Mar 24 2011 00:18:34 Qwest, Bankruptcy Group, PO Box 5508,  
Bismark, ND 58506  
952961517 +EDI: WFFC.COM Mar 24 2011 00:08:00 WELLS FARGO BANK, P.O. Box 5445,  
Portland, OR 97228-5445  
952961516 +EDI: WFFC.COM Mar 24 2011 00:08:00 WELLS FARGO BANK, 1250 Montego,  
Walnut Creek, CA 94598-2875  
952914890 +EDI: RMSC.COM Mar 24 2011 00:08:00 Walmart, PO Box 981064, El Paso, TX 79998-1064  
952914894 EDI: WFFC.COM Mar 24 2011 00:08:00 Wells Fargo Auto Finance, PO Box 29704,  
Phoenix, AZ 85038-9704  
952914895 +EDI: WFFC.COM Mar 24 2011 00:08:00 Wells Fargo Financial, PO Box 10347,  
Des Moines, IA 50306-0347  
952914896 EDI: WFNNB.COM Mar 24 2011 00:08:00 World Financial Network, c/o National Bank,  
PO Box 182124, Columbus, OH 43218-2124

TOTAL: 21

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

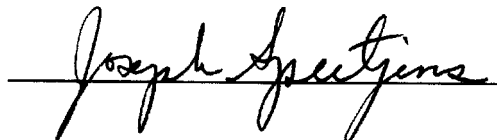
Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 25, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

**United States Bankruptcy Court**

Western District of Washington  
1717 Pacific Avenue  
Suite 2100  
Tacoma, WA 98402

**Case No. 10-50138-PBS**

**Chapter 7**

**In re** Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jan Elizabeth Roe  
dba House Cleaning 4 You  
120 Trevor Lane  
Chehalis, WA 98532

Social Security/Individual Taxpayer ID No.:

xxx-xx-6775

Employer Tax ID/Other nos.:

**DISCHARGE OF DEBTOR**

The Debtor(s) filed a Chapter 7 case on **December 10, 2010**. It appearing that the Debtor is entitled to a discharge,

**IT IS ORDERED:**

The Debtor is granted a discharge under 11 U.S.C. § 727.

BY THE COURT

Dated: March 23, 2011

Paul B Snyder  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts That are Not Discharged**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**